

No.5-18(01)/2017-PAT  
Government of India  
Ministry of Communications & IT  
Department of Telecommunications

Sanchar Bhawan, 20, Ashoka Road,  
New Delhi -110001  
Dated: 17/07/2017

**CIRCULAR No. 20**

Subject: Central Govt. Employees Group Insurance Scheme-1980- Tables of Benefits for the savings fund for the period from 01.01.2017 to 31.03.2017 -reg.

The undersigned is directed to forward herewith a copy of Ministry of Finance, Department of Expenditure OM No 7(2)/EV/2016 dated 17<sup>th</sup> March, 2017 on the subject cited above for information/necessary action.

Encl: As above.

*Bulley Mishra*  
(Bulley Mishra) 17/7/17  
Assistant Director General (PAT)  
Phone: 23036245

Copy to:

1. P. S to Minister of State for Communications (IC)/MOC, New Delhi;
2. Sr. PPS to Secretary (T)/Chairman, Telecom Commission, New Delhi.
3. All Members/Advisors/Addl. Secy. /Sr. DDGs /DDGs/ JSs, DoT, New Delhi;
4. CMD, BSNL, Corporate Office, Bharat Sanchar Bhawan, New Delhi;
5. CMD, MTNL, 9 CGO Complexes, 5<sup>th</sup> Floor, Lodhi Road, New Delhi;
6. CMD, TCIL, New Delhi
7. CMD, BBNL, New Delhi;
8. Sr. DDG, TEC, Khurshid Lal Bhawan, New Delhi;
9. Executive Director, C-DOT/Dir. WMO, New Delhi;
10. All Controllers/Jt. Controllers of Communications Accounts, DOT;
11. All Telecom Enforcement Resources Monitoring Cells (TERMs);
12. Director (SEA.), Director (Staff), DOT & Director (Civil) Sanchar Bhawan, New Delhi
13. Dy. Security (Admin-I)/ (Admin-II)/ (Admin-III) & (Admin-IV), DoT)
14. Director (IT), DOT for posting this circular on the web-site of DOT;
15. PAO and all the concerned Sections, DOT, New Delhi;
16. All recognized Unions/Association/Federations, DOT, New Delhi;
17. Internal Audit Unit, DOT, HQ, Sanchar Bhawan, New Delhi;

No.7(2)/EV/2016  
Government of India  
Ministry of Finance  
Department of Expenditure  
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New Delhi, the 17<sup>th</sup> March, 2017

OFFICE MEMORANDUM

**Sub: Central Government Employees Group Insurance Scheme-1980 – Tables of Benefits for the savings fund for the period from 01.01.2017 to 31.03.2017.**

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Every year two Tables of Benefits are issued by the Ministry of Finance on calendar year basis for the savings fund to the beneficiaries under Central Government Employees Group Insurance Scheme (CGEGIS-1980). While one Table of Benefits for the Savings fund of the Scheme is based on a subscription of Rs.10 per month from 1.1.1982 to 31.12.1989 and Rs.15 per month w.e.f. 1.1.1990 onwards, the other Table of Benefits for the savings fund is based on a subscription of Rs.10 per month for those employees who had opted out of the revised rates of subscription w.e.f. 1.1.1990.

2. The Tables of Benefits under CGEGIS-80 are prepared by IRDA based on the rate of interest notified by DEA for small savings including GPF. Earlier, DEA used to notify the interest rate on financial year basis. However, DEA has now shifted to notifying the interest rate on quarterly basis. In view of this, it has been decided that the Table of benefits will be issued on quarterly basis commencing from 1.1.2017 to 31.3.2017.

3. The Two Tables under CGEGIS-80 for the first quarter of the year 2017 i.e. 01.01.2017 to 31.03.2017, prepared by IRDA, are enclosed. The benefits in the Tables have been worked out on the basis of interest @ 8% per annum (compounded quarterly), as notified by Department of Economic Affairs.

4. While calculating the amount it has been assumed that the subscription has been recovered or will be recovered from the salary of the month in which a member ceases to be in service failing which it should be deducted from accumulated amounts payable.

5. In its application to the employees of Indian Audit and Accounts Department this Office Memorandum issues in consultation with the Comptroller and Auditor General of India.



(AMAR NATH SINGH)  
DIRECTOR

All Ministries/Departments of the Central Government as per standard list.

Copy with spare copies for information and necessary action to C&AG, UPSC, all State Governments etc. as per standard list.

NIC, D/o Expenditure for uploading the same on the website of M/o Finance.

107/pnt/2017  
19/7/2017

CENTRAL GOVERNMENT EMPLOYEES GROUP INSURANCE SCHEME 1980

Contribution @ Rs. 10/- throughout

Accumulated value of contribution from 1st January of year of Entry to the month and year of cessation

Year of cessation of membership - 2017

Month of cessation of membership

| Year of Entry | Jan      | Feb      | Mar      |
|---------------|----------|----------|----------|
| 1982          | 25649.69 | 25826.56 | 26004.60 |
| 1983          | 22923.60 | 23082.41 | 23242.28 |
| 1984          | 20464.65 | 20607.18 | 20750.66 |
| 1985          | 18258.26 | 18386.18 | 18514.94 |
| 1986          | 16277.00 | 16391.80 | 16507.36 |
| 1987          | 14501.46 | 14604.50 | 14708.22 |
| 1988          | 12917.53 | 13010.08 | 13103.24 |
| 1989          | 11484.75 | 11567.81 | 11651.42 |
| 1990          | 10209.51 | 10284.12 | 10359.23 |
| 1991          | 9075.84  | 9142.95  | 9210.50  |
| 1992          | 8069.92  | 8130.36  | 8191.21  |
| 1993          | 7178.95  | 7233.50  | 7288.40  |
| 1994          | 6383.79  | 6433.07  | 6482.68  |
| 1995          | 5678.05  | 5722.65  | 5767.55  |
| 1996          | 5052.14  | 5092.60  | 5133.32  |
| 1997          | 4496.48  | 4533.26  | 4570.28  |
| 1998          | 4001.50  | 4035.00  | 4068.73  |
| 1999          | 3560.81  | 3591.39  | 3622.18  |
| 2000          | 3174.83  | 3202.86  | 3231.07  |
| 2001          | 2829.52  | 2855.26  | 2881.17  |
| 2002          | 2518.88  | 2542.56  | 2566.40  |
| 2003          | 2238.74  | 2260.56  | 2282.58  |
| 2004          | 1983.03  | 2003.16  | 2023.43  |
| 2005          | 1747.87  | 1766.45  | 1785.15  |
| 2006          | 1530.62  | 1547.76  | 1565.01  |
| 2007          | 1329.91  | 1345.72  | 1361.63  |
| 2008          | 1144.49  | 1159.07  | 1173.75  |
| 2009          | 973.19   | 986.64   | 1000.17  |
| 2010          | 814.94   | 827.34   | 839.81   |
| 2011          | 668.74   | 680.16   | 691.67   |
| 2012          | 533.56   | 544.09   | 554.70   |
| 2013          | 409.35   | 419.06   | 428.84   |
| 2014          | 295.39   | 304.35   | 313.36   |
| 2015          | 190.88   | 199.14   | 207.46   |
| 2016          | 94.99    | 102.61   | 110.29   |
| 2017          | 7.00     | 14.05    | 21.14    |

Savings Fund : 68.75% from 1.1.82 to 31.12.87  
70% from 1.1.88 and onwards

Insurance Fund : 31.25% from 1.1.82 to 31.12.87  
30% from 1.1.88 and onwards

Note  
Basis Used

| From   | To       | Interest* |
|--------|----------|-----------|
| 1.1.82 | 31.12.87 | 10.00%    |
| 1.1.83 | 31.12.86 | 11.00%    |
| 1.1.87 | 31.12.00 | 12.00%    |
| 1.1.01 | 31.12.01 | 11.00%    |
| 1.1.02 | 31.12.02 | 9.50%     |
| 1.1.03 | 31.12.03 | 9.00%     |
| 1.1.04 | 30.11.11 | 8.00%     |

| From       | To         | Interest* |
|------------|------------|-----------|
| 1.12.11    | 31.03.12   | 8.60%     |
| 01.04.2012 | 31.03.2013 | 8.80%     |
| 1.4.2013   | 31.03.2016 | 8.70%     |
| 01.04.2016 | 30.09.2016 | 8.10%     |
| 01.10.2016 | 31.12.2016 | 8.00%     |
| 01.01.2017 | 31.03.2017 | 8.00%     |

\* Interest p.a compounded quarterly

CENTRAL GOVERNMENT EMPLOYEES GROUP INSURANCE SCHEME 1980

Contribution @ Rs. 10/- P.M upto 31.12.89 and Rs. 15 throughout after 1.1.90

Accumulated value of contribution from 1st January of year of Entry to the month and year of cessation

Year of cessation of membership - 2017

Month of cessation of membership

| Year of Entry | Jan      | Feb      | Mar      |
|---------------|----------|----------|----------|
| 1982          | 30757.80 | 30972.00 | 31187.62 |
| 1983          | 28029.14 | 28225.27 | 28422.70 |
| 1984          | 25572.18 | 25752.03 | 25933.08 |
| 1985          | 23363.54 | 23528.77 | 23695.09 |
| 1986          | 21388.62 | 21540.77 | 21693.93 |
| 1987          | 19612.36 | 19752.75 | 19894.06 |
| 1988          | 18026.00 | 18155.88 | 18286.62 |
| 1989          | 16591.55 | 16711.93 | 16833.11 |
| 1990          | 15320.71 | 15432.67 | 15545.38 |
| 1991          | 13620.41 | 13721.11 | 13822.48 |
| 1992          | 12115.85 | 12206.59 | 12297.93 |
| 1993          | 10771.97 | 10853.81 | 10936.19 |
| 1994          | 9582.93  | 9656.89  | 9731.35  |
| 1995          | 8525.35  | 8592.31  | 8659.72  |
| 1996          | 7587.56  | 7648.31  | 7709.46  |
| 1997          | 6749.09  | 6804.29  | 6859.85  |
| 1998          | 6009.96  | 6060.26  | 6110.90  |
| 1999          | 5346.78  | 5392.69  | 5438.91  |
| 2000          | 4762.49  | 4804.53  | 4846.85  |
| 2001          | 4242.47  | 4281.06  | 4319.91  |
| 2002          | 3780.87  | 3816.41  | 3852.19  |
| 2003          | 3356.36  | 3389.09  | 3422.03  |
| 2004          | 2974.54  | 3004.74  | 3035.14  |
| 2005          | 2621.81  | 2649.67  | 2677.72  |
| 2006          | 2295.93  | 2321.64  | 2347.51  |
| 2007          | 1994.87  | 2018.58  | 2042.45  |
| 2008          | 1716.74  | 1738.61  | 1760.62  |
| 2009          | 1459.79  | 1479.96  | 1500.26  |
| 2010          | 1222.41  | 1241.00  | 1259.72  |
| 2011          | 1003.10  | 1020.25  | 1037.50  |
| 2012          | 800.34   | 816.14   | 832.04   |
| 2013          | 614.02   | 628.59   | 643.25   |
| 2014          | 443.09   | 456.52   | 470.05   |
| 2015          | 286.32   | 298.71   | 311.19   |
| 2016          | 142.48   | 153.92   | 165.44   |
| 2017          | 10.50    | 21.07    | 31.71    |

Savings Fund : 68.75% from 1.1.82 to 31.12.89  
70% from 1.1.88 and onwards

Insurance Fund : 31.25% from 1.1.82 to 31.12.89  
30% from 1.1.88 and onwards

Note:  
Basis Used

| From   | To       | Interest* | From       | To         | Interest* |
|--------|----------|-----------|------------|------------|-----------|
| 1.1.82 | 31.12.82 | 10.00%    | 1.12.11    | 31.03.12   | 8.60%     |
| 1.1.83 | 31.12.86 | 11.00%    | 01.04.2012 | 31.03.2013 | 8.80%     |
| 1.1.87 | 31.12.00 | 12.00%    | 1.4.2013   | 31.03.2016 | 8.70%     |
| 1.1.01 | 31.12.01 | 11.00%    | 01.04.2016 | 30.09.2016 | 8.10%     |
| 1.1.02 | 31.12.02 | 9.50%     | 01.10.2016 | 31.12.2016 | 8.00%     |
| 1.1.03 | 31.12.03 | 9.00%     | 01.01.2017 | 31.03.2017 | 8.00%     |
| 1.1.04 | 30.11.11 | 8.00%     |            |            |           |

\* Interest p.a compounded quarterly